



Commercial Insurance Risk Intelligence

Underwriting Intelligence Insight: Multi Occupancy Industrial Risk **Reality Check**

113 Multi-Occupancy Industrial Surveys Analysed

- **FACT:** 87 OR 77% sites classified as high fire risk
- **FACT:** 97 OR 86% sites recorded systemic warranty breaches

Predominance of warranty breaches:

- Fire protection.
 - Electrical compliance.
 - Housekeeping / process control.
- **FACT: 538 Total Requirements Issued in mitigation all warranty breaches**

6 Month Re-Surveys Expose the **Hard Truth**

- **FACT: 45 sites re-surveyed within 6 months**
- **FACT: 100% (45/45) still showed ZERO MATERIAL CHANGE ON SAME WARRANTY BREACHES**

Underwriting Reality

Risk improvements are **assumed**, until verified.

Warranties are **structurally breached**, not temporarily missed.

What This Means for Underwriters

- Improvement requirements issued: **ZERO Material improvements applied.**
- Pricing and terms often rely on **intent, not evidence**
- **Verified risk quality** is the missing underwriting lever

The Competitive Edge

Survey Risk Intelligence turns into:

- Persistence tracking
- Warranty-risk differentiation
- Decision-grade underwriting data

FACT: That's underwriting intelligence that actually changes outcomes.

CALL AMSCC FOR AN INSURANCE HEALTH CHECK OR GO TO WWW.AMSCC.CO.ZA AND SEND US A REQUEST.